

The United States Senate
Committee on Finance
219 Dirksen Senate Office Building
Washington, DC 20510-6200

Dear Members of the United States Senate Committee on Finance,

My name is Joshua Simons, I am a proud American originally from Tulsa, Oklahoma, but who finds himself living far from home. Upon graduation from Indiana University in 2008 I accepted a post-graduate position in London, England, and now nearly seven years later, find myself still living in London gainfully employed and happily married to a British woman.

While I may live thousands of miles from my native Oklahoma, I am proud to say that I continue to actively participate in American politics, and am thus grateful for this opportunity to express my views on few topics which are particularly important to me.

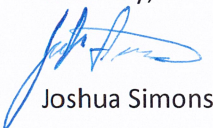
I accept that Citizen-Based Taxation (CBT) and FACTA Reporting have been designed to ensure that every American pays their fair share into supporting our country, but I fear that the demographic which legislators and the IRS had in mind when these laws were written and interpreted are not the demographic which are most adversely affected by their implementation. I am 28 years old, work for a charity, and under no definition would I be considered wealthy. I do however dream of a future with my wife whereby we will own our own home and have secure retirement accounts.

Unfortunately, this future will not be easy for me to realise. The complex, and at times unintelligible, tax law which governs the financial lives of Americans living abroad is the greatest single threat to my financial future. I am unable to participate in my company's pension scheme because the costs of a UK-based tax accountant specialising in US Tax law would each year be greater than the value of my company's contribution. I am unable to open a private investment account in the UK, because FACTA laws have made doing business with Americans so untenable that nearly all UK financial institutions prefer to avoid my business. I spend days every year preparing my US Tax Filing in order to demonstrate to the IRS that I do not have any tax liability.

There are a few simple things which you could do which would bring the United States into conformance with international norms regarding taxation, and empower the hundreds of thousands of Americans like myself living abroad, to be drivers of American economic interests overseas. These would be:

- Repeal Citizen-Based Taxation, and transition to a Residency-Based Tax regime
- Review FACTA reporting requirements to ensure that average Americans abroad are not being excluded from reasonable financial services like pension accounts
- Review and consider the recommendations made by American Citizens Abroad

Sincerely,



Joshua Simons